

CLAIMS

1. (Currently Amended) A method of preventing financial fraud concerning a check financial instrument, comprising the steps of:

- a) receiving, from a ~~first source~~ payor, identifying information concerning the check financial instrument;
- b) storing the identifying information into a financial instrument database;
- e) ~~receiving information from a second source regarding the financial instrument;~~
- d) ~~comparing the information from the second source with the identifying information concerning the financial instrument stored in the financial instrument database;~~ and
- e) honoring the check financial instrument if the if verifying information handwritten on the check by the payor from the second source substantially matches the identifying information ~~concerning the financial instrument~~ stored in the financial instrument database.

2. (Currently Amended) The method of claim 1, further comprising dishonoring the check financial instrument if the verifying information ~~from the second source does not match~~ handwritten on the check substantially differs from the identifying information ~~concerning the financial instrument~~ stored in the financial instrument database.

3. (Currently Amended) A system for preventing financial fraud concerning a personal check financial instrument, ~~said system~~ comprising:

a financial instrument database; and

a server, ~~said server including a program module for storing a financial instrument database, and further comprising a program module operative~~ configured to:

a) ~~receive from a first source~~ identifying information concerning the personal check financial instrument from a first source;

b) ~~storing~~ store the identifying information into a the financial instrument database;

c) receive verifying information handwritten on the personal check from a second source distinct from the first source regarding the financial instrument;

d) compare the verifying information ~~from the second source~~ with the identifying information ~~concerning the financial instrument stored in the financial instrument database~~; and

e) honor the personal check financial instrument if the verifying information ~~from the second source~~ substantially matches the identifying information ~~concerning the financial instrument stored in the financial instrument database~~.

4. (Currently Amended) The system of claim 3, wherein ~~said the~~ first device source comprises a payor who handwrote the verifying information on the personal check ~~telecommunications link to said server from a financial institution~~.

5. (Currently Amended) The system of claim 4, wherein ~~said the~~ second device source comprises the personal check presented to a financial institution for payment ~~a telecommunications link to said server from a financial institution~~.

6. (Currently Amended) An apparatus for preventing financial fraud with handwritten personal checks ~~financial instruments~~, ~~the apparatus~~ comprising:

- a) a stored financial instrument database;
- b) ~~a memory device for containing a program module;~~
- c) ~~an user interface; and~~
- e) a processing unit coupled to ~~the memory device~~; the financial instrument database, ~~and the user interface~~, ~~the processing unit~~ and being operative in response to the instructions of ~~the program module~~ configured to:

- receive from a first source identifying information concerning the handwritten portions of a check ~~financial instrument~~;
- store the identifying information into a the financial instrument database;
- receive ~~information~~ from a second source distinct from the first source ~~regarding the handwritten portions of a check presented for payment~~ financial instrument;
- compare the ~~information~~ handwritten portions of the check presented for payment from the second source with the identifying information concerning the financial instrument the handwritten portions of the check stored in the financial instrument database; and
- honor the check ~~financial instrument~~ ~~if the information~~ if the handwritten portions of the check presented for payment from the second source matches the identifying information concerning the handwritten portions of the check ~~financial instrument~~ stored in the financial instrument database.

7. (Currently Amended) The apparatus of claim 6, wherein ~~said the~~ apparatus is as comprises a stand-alone system.

8. (Currently Amended) The apparatus of claim 6, wherein ~~said the~~ apparatus comprises a server connected to a telecommunications network.

9. (Canceled)

10. (Currently Amended) An apparatus comprising:

means for storing identifying information relating to ~~an issued~~ handwritten portions of a personal check in a database ~~financial instrument~~;

means for comparing the identifying information relating to a the handwritten portions of the personal check stored in the database ~~financial instrument~~ with the handwritten portions of a personal check presented for payment; and

means for paying the personal check ~~financial instrument~~ presented for payment responsive to the means for comparing determining that a substantial match exists between the identifying information relating to the handwritten portions of the personal check stored in the database with the handwritten portions of the personal check presented for payment.

11. (Canceled)

12. (Currently Amended) The apparatus of claim 10 further comprising means for accessing the identifying information stored in the database through a server connected to a global network.

13.-14. (Canceled)

15. (Currently Amended) A computer-readable medium having instructions stored thereon, that when executed by at least one device, result in a method comprising: An article comprising a storage medium having stored thereon instructions, that, when executed by a computer, result in:

storing identifying information relating to handwritten portions of a check an issued financial instrument in a database;

comparing the identifying information relating to the handwritten portions of the check stored in the database to handwritten portions of a check a financial instrument presented for payment; and

paying the check financial instrument presented for payment responsive to the comparing resulting in a substantial match between the identifying information relating to the handwritten portions of the check stored in the database and the handwritten portions of the check presented for payment.

16. (Canceled)

17. (Currently Amended) The computer readable medium according to claim 15 wherein the method further comprises The article of claim 15 comprising accessing the identifying information stored in the database through a server connected to a global network.

18.-19. (Canceled)